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ABSTRACT

As increasing numbers of women make the transition from the household sector into the labor market, dramatic changes in household composition have occurred that have thrust many women into the role of provider. This new role for women has led to dramatic and rapid changes in attitudes, as well as in the institutions and laws relating to women's work roles and conditions of employment. Despite the rapid change in women's work roles associated with the transformation of the household, a significant gap still exists between the pay received by men and that received by women. One consequence of this gap has been the feminization of poverty, a problem that affects younger and older women alike. Included among the many needs created by the transformation of the household are the need for social services for families, for flexible working arrangements and increased part-time employment opportunities, and for eliminating existing inequalities in the tax laws and in Social Security. A policy agenda for working women must begin by rejecting outmoded stereotypes about women's work and by recognizing the needs of women as providers. Particularly needed are provisions guaranteeing equal pay, adequate child care and support services, and equal employment opportunity for members of both sexes. (MN)

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WOMEN AS WORKERS

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Nancy S. Barrett
March, 1984

WOMEN AS WORKERS

Much has been said about structural changes in the U.S. economy in recent years. We hear about the effects of oil price shocks, internationalization of the economy, foreign competition, and the decline of the smokestack industries. But the most important structural change going on in our economy is so vast that it dwarfs the others by comparison. In roughly a generation, since the early 1960s, 20 million workers--comprising 20 percent of the entire U.S. labor force--have changed their sector of employment. These workers, all of them women, moved out of jobs as full-time homemakers into paid employment. The causes of this shift out of housework are, of course, complex; but they are rooted in some basic and easily understood economic forces: the same forces behind other sectoral shifts, such as the celebrated shift out of agriculture some decades ago.

I. Historical Backdrop

The Shift Out of Housework

In 1960, roughly 85 percent of married women with children were full-time homemakers, compared with fewer than half today. Although the output of the household sector is not included in the official Gross National Product (GNP), and thus not officially considered part of "the economy," nonetheless in terms of hours worked, it is larger by far than the entire manufacturing sector. For instance, in 1960 there were roughly 40 million adult women (28 million married women) working full time in the household sector, compared with 17 million manufacturing workers. And, of course, housework is also performed on a "moonlighting" basis by workers with paid jobs: undoubtedly the largest secondary sector of employment for dual jobholders. Unfortunately, the government collects no statistics on hours spent in housework, but extrapolating from the figures on the number of full-time homemakers, it is clear that enormous labor resources are devoted to this sector of the economy.

Economic changes within the household sector that released nearly half its full-time workforce--20 million workers--into the rest of the economy are akin to those that released some 3 million workers from agriculture some decades ago. Although the shift out of housework is much larger than the shift out of agriculture, in both cases, rapid productivity gains due to improved technology and a relatively fixed demand for the "product" combined to reduce the hours needed to get the job done. At the same time, improved economic opportunities elsewhere provided the needed pull to transform both the agrarian and household sectors and to

reduce dramatically the hours worked in each. In the case of the small farmer, these opportunities came from urbanization and industrialization. For the homemaker, they came from the growth of the service sector as well as the erosion of societal and legal barriers to paid employment for women.

The transformation of the household sector is the fundamental cause of the rapid growth in women's labor force participation since the early 1960s, shown in Table 1. Although, of course, many women worked outside the home before then (and virtually all "moonlighted" in the home), it is useful to evaluate the economic problems faced by today's working women in the context of the housework shift of the past twenty years. There are two reasons for this.

First, viewed as a structural change in the economy, the transformation of the household sector is rooted in irreversible economic forces. Just as the small family farm has long since disappeared as a predominant economic institution in our society (however appealing in retrospect it seems as a way of life), so too will the family with a full-time lifetime homemaker soon be a small minority. That most women will work all or most of their lives in paid employment, either fulltime or part-time is firmly rooted in basic economics. This means that policy cannot ignore inequities faced by women in paid employment in the expectation that current trends will somehow be reversed.

The second reason for examining the consequences of the household transformation on women workers is the stereotypes it has left in its wake.

TABLE 1

LABOR FORCE PARTICIPATION RATES OF WOMEN

BY MARITAL AND FAMILY STATUS

	All Women	Married, spouse present		
		Total	Children 6-17	Children under 6
1950	28.3	23.8	28.3	11.9
1960	37.7	30.5	39.0	18.6
1970	43.3	40.8	49.2	30.3
1980	51.5	50.1	61.7	45.1
1982	52.6	51.2	63.2	48.7

Source: Bureau of Labor Statistics, Employment and Earnings

As in any great structural transformation, stereotypes tend to cling to those involved. Women continue to be stereotyped into work roles as nurturers and caretakers, and this affects their occupational distribution in paid employment. Perhaps even more important, women, being stereotyped as unpaid homemakers, are not taken seriously as providers; and, consequently, women's claims to high-paying jobs are sometimes viewed as frivolous. Of course, these stereotypes interact, so that traditional women's jobs like elementary school teacher, nurse, secretary, and librarian are notoriously underpaid relative to traditionally male jobs requiring comparable skill and responsibility. It is clear that unless women are first taken seriously as providers, the comparable worth pay issue will be seen as frivolous in many quarters.

Viewed from the perspective of the household transformation, the structural change that has radically altered the gender composition of the labor force is fundamentally different from the factors behind other demographic changes that have also occurred (age, ethnicity, etc.). All women, black and white, educated and unskilled, share this heritage. And policies designed to facilitate this change--and its impacts on the labor market, family life, and public policy--must recognize that the roots of women's labor market problems are quite distinct from those of other "disadvantaged" groups. Of course, women as workers do not always have identical interests, and no single policy can address the problems of all women workers. Nonetheless, women share many interests. In particular, policies designed to meet women's needs in <u>paid</u> employment must look to

the broader economic context of wormen's work roles, including work at a second job in the household sector.

Women As Providers

Accompanying the housework shift have been dramatic changes in household composition that have thrust many women into the role of provider. Although it is true that women have always worked to support families, today roughly 20 percent of all families with children are headed by women relative to fewer than 10 percent in 1960. Poverty among female-headed families is a growing concern; roughly a third of all female-headed families (and over half of all black female-headed families) live in poverty. By comparison, only one in 18 male-headed families live in poverty. With divorce probabilities for new marriages in the 50 percent range, the likelihood of a family becoming female-headed and moving into poverty for some period of time is quite substantial. A child is six times more likely to be poor if he or she lives with only the mother than with the father or both parents present in the household.

As the household transformation has strengthened women's labor force attachment it has mainstreamed women's paychecks into family budgets in husband-wife families. While formerly many wives worked during emergencies or to meet special needs (like a college education for a child, a vacation, or a new car), more and more families rely on the second paycheck to meet regular expenses. Even where women are not the sole providers, families may be dependent on the second paycheck to maintain a decent standard of

living. For black married couples, for instance, median income in 1982 was $12,469 when the wife was a full-time homemaker compared with $25,359 when she was in paid employment.[1] For whites, the median income was $21,849 where the wife was a full-time homemaker compared with $30,801 when she was in the labor force. The poverty rate among black families with two earners was only 9.4 percent compared with 35.8 percent for all black families. Among white families with two workers the poverty rate was 4.5 percent compared with 9.7 percent overall. Thus, for all families, and especially for black families, a wife's paycheck makes a significant difference in living standards, and substantially reduced the incidence of poverty.

Although figures on the poverty status of households often refer to families with children, a rapidly growing segment of the poverty population consists of elderly women. In 1982, the poverty rate among elderly women was 17.5 percent (up from 14 percent in 1978), with 2.7 million elderly women living below the poverty threshhold of $4,626. Median income for elderly women in 1982 (from all sources including social security and income from assets) was $5,365, compared with $9,188 for elderly men. With roughly 8.5 million, or 64 percent of elderly women being unmarried (widowed, divorced, or never married), their lack of independent financial resources is the major cause of poverty for this group.

The Social and Institutional Environment

As the transformation of the household sector has propelled women into paid employment, and changes in family structure have increased

women's significance as providers, we have witnessed rapid and dramatic changes in attitudes, as well as in the institutions and laws relating to women's work roles and conditions of employment. In 1964, for instance, only about half the women surveyed agreed that a working mother could establish a close relationship with her children, compared with three-quarters of those surveyed in 1970, just six years later.[2]

Clearly, economic forces coalesced with the civil rights movement and other political influences that resulted in many pro-egalitarian social policies and legislative reforms during the 1960s. Women benefited from laws and institutional changes that were primarily aimed at eliminating race discrimination. Title VII of the Civil Rights Act of 1964, prohibiting employment discrimination on the basis of race and sex was originally aimed at race discrimination and essentially enforced as a race discrimination statute until the 1970s.[3] Equal employment opportunity for women was most surely aided by widespread concern over racial injustice, but the legacy of treating women's employment problems as those of a disadvantaged minority group has been troublesome. Not only has it pitted white women against black men and even black women in affirmative action plans and programs targeted at "women and minorities," but it fails to address the distinct problems facing women (black and white) as workers that stem from their stereotypes as nurturers and failure to be taken seriously as providers.

Nonetheless, it is true that more egalitarian social values and the recognition of women's new economic roles have increased the representation of women in such traditional male occupations as medicine and law. Between

1970 and 1979 the percentage of women earning degrees in medicine jumped from 8.4 to 23.0 percent and in law from 5.4 to 28.5 percent.[4] At a more modest level, women are entering the clergy, increasing their representation in Congress and state elective office, increasing their numbers as small business owners and professionals, and entering the construction trades.

However, because changes in women's roles at work have been so visible, the impact of the old stereotypes in the workplace and on public policy are often overlooked or downplayed. The fact of a female astronaut or a Supreme Court Justice--however desirable--are taken as signs of progress for women, despite the fact that the average female college graduate who works full time, year round, earns less than a male high school dropout.[5] Sixty percent of all women who work have incomes below the poverty level.[6] Analysts continue to attribute recent dramatic increases in the poverty rate to poor economic conditions rather than recognizing the fact that poverty is rising because of the growing number of women who head families. Our only (significant) response to the rapidly growing number of poor female providers is poverty-level (or below) allotments of AFDC and in-kind benefits (food stamps, medicaid, and subsidized housing), surely not a prescription for wiping out poverty.

Highly visible and controversial legislative developments supportive of equal employment opportunity for women that have been in the public eye since the passage of Title VII in 1964 have produced a climate of expectations and attitudes that assume women have special advantages. These presumed advantages are resented in part because the historical basis for women's inferior labor market status is qualitatively different from that

of ethnic minorities. Women, apart from their race and ethnicity, are part of a structural change in the economy, shifting their sector of employment, rather than an oppressed minority group. (Minority women, of course, experience both phenomena.)

Moreover, the transformation of the household sector inevitably touches people's lives in troublesome ways; most notably, the adjustments in family life associated with the loss of a full-time homemaker. However, despite the perception of progress for women, changes in laws, institutional arrangements, and public policy have not been successful against the stereotypes that devalue women's work and trivialize the significance of women as providers.

II. Problems Facing Today's Working Women

The Pay Gap

Despite the rapid change in women's work roles associated with the household transformation, a typical woman in 1982 who worked full time, year round, earned just 59 cents for every dollar earned by a man. This appalling, but well-known fact, coming on the heels of egalitarian rhetoric and anecdotal success stories is simply the market's way of reflecting society's devaluation of women's work.

The pay gap between women and men is as old as recorded history. The Bible (Leviticus 27:1-4) reports the Lord telling Moses to pay women 60 percent of the male rate. Presumably the pay gap in pre-industrial society was related to gender differences in the capacity to do physical labor. Today, when physical strength is rarely a requirement, the factors perpetuating the pay gap are less obvious.

Since the passage of the Equal Pay Act of 1963 women and men usually receive equal pay for equal work. However, a very small proportion of women workers are in the same jobs as men of their own age, education and skill, and work experience. More than two-thirds of all adult women hold stereotypically female jobs like nurses, librarians, and clerical workers.[7] Most of the few male workers in these categories are teenagers or elderly or hold administrative positions. Wages in female-dominated fields are lower than those in stereotypically male jobs with similar responsibility and skill requirements.[8] An obvious reason for low wages in these female occupations is the devaluation of women's worth associated with the stereotype of women as unpaid household workers and volunteers

(she worked for nothing before; now she expects to get what a man makes!), combined with discrimination against women in non-traditional (stereotypically male) fields that reduces women's "reservation" wage. If a woman is barred from higher paying jobs in other fields, there is no incentive for her to leave her lower-paying job as a clerical worker.

As millions of women have entered the labor force, facing barriers to entering some occupations, they have crowded into traditionally female fields, depressing wages in these jobs. But it is important to recognize that crowding is not the only explanation. Even in female-dominated fields like nursing, where workers are in short supply, wages remain low relative to jobs held by men that require comparable skill and responsibility.

Title VII of the Civil Rights Act of 1964 prohibits employment discrimination on the basis of sex. How then can there be employment discrimination in non-traditional fields? One way this happens is through gender-typing of jobs within fields and the ghettoization of women into the lower paying jobs (that are devalued as are any women's jobs) within them. For instance, in medicine, women are tracked into pediatrics, nutrition, and anesthesiology which pay considerably less than a male-dominated field like surgery. Women lawyers are more apt to be domestic relations specialists than are men. A 1980 survey of Harvard Law graduates showed that while 25 percent were female, only 1 percent of graduates entering law firms in the previous seven years were female.[9] And the few women attorneys entering prestigious law firms are often relegated to library research rather than the courtroom.

Data on women business owners show similar patterns. Statistics from the Small Business Administration show women business owners to be concentrated in boutiques, restaurants, and beauty salons; rather than in the more lucrative activities such as auto repair, home repairs and the like.[10] Not surprisingly, mean profit margins for women-owned businesses are well below those of businesses headed by men. According to the Small Business Administration, average 1980 net income of female-operated non-farm sole proprietorships was $2,200, compared with $7,139 for male-operated firms.[11]

A similar trend is emerging from experience in the high-technology computer industry--once thought to be fertile ground for women since gender stereotypes had not yet developed in this new field. Yet preliminary evidence suggests that within the computer field women are being tracked into word-processing and related activities while men are given analytical work and sales assignments.[12]

Gender-typing of jobs within formerly male-dominated fields is not the only mechanism contributing to the pay gap within them. Another feature is differences in the way women and men move up the hierarchical job ladders in these fields.[13] (Female-dominated occupations are rarely hierarchical. A secretary with 10 years experience does not make much more than one with 5 years). From the federal civil service, to state and local governments, to university faculties, to private corporations, banks, and insurance companies, women are overrepresented at the bottom of the pyramid and underrepresented at the top. In 1977, 3.5 percent of

federal civil servants at level GS 16 and above were female compared with 77 percent in grades 1 through 4.

One could speculate that the reason women are underrepresented in the higher echelons of the job ladder is because they are relative newcomers to the workforce. Although it is true that many women interrupt their working life at some point when they are raising children, the trend is for women to remain at work longer than they used to. The growth that has occurred in the female labor force since the mid-1960s has been primarily due to a drop in the exit rate of women, rather than an increase in the entry rate. This trend is seen quite clearly in Table 2. Since 1968, entry probabilities for both full-time and part-time female workers have increased only slightly, while exit probabilities have declined dramatically for both groups. Since the growth in the female labor force has resulted from an increased labor force attachment of women rather than a relative increase in the number of inexperiencd workers, the average female worker is gaining in work experience.

The virtual absence of women at the top of the economic pyramid 20 years after the passage of Title VII cannot be explained away by women's lack of work experience. There is widespread evidence of gender-based tracking of women into dead-end job assignments.[15] Economists have found that discrimination against women in entry-level wages is much less common than tracking of women into dead-end jobs within companies. Most of the pay gap between women and men is due to men's greater earnings mobility in midcareer (and the hierarchical nature of men's jobs) rather than higher entry-level pay.[16]

TABLE 2

Probability of Labor Force Entry and Exit for Females Sixteen Years Old and Over, 1968-77 Annual Averages

Probability of --	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977
Entry into full-time labor force[1]	2.3	2.4	2.5	2.6	2.6	2.6	2.7	2.8	2.9	2.9
Exit from full-time labor force	4.2	4.1	3.6	3.4	3.6	3.7	3.5	3.0	3.2	3.0
Exit from seeking full-time work	30.5	32.1	33.4	31.4	26.7	25.4	28.9	33.1	22.0	23.0
Entry into part-time labor force[2]	2.7	2.8	2.9	2.9	2.9	3.0	3.0	2.9	3.0	3.0
Exit from part-time labor force	17.9	16.4	14.8	13.6	13.8	13.7	12.7	11.9	12.1	11.5
Exit from seeking part-time work	58.0	61.1	63.8	60.4	46.5	50.1	51.0	54.0	42.1	44.1

1. Full-time labor force includes persons working full time, persons working part time involuntarily (part time for economic reasons) and persons seeking full-time work.

2. Part-time labor force includes persons working part time voluntarily and unemployed persons looking for part-time work.

NOTE: Probability of entry into or exit from the labor force is equal to the number of persons who entered (or left) the labor force in period t (where t is an average month in the year under study) divided by the number of persons in the labor force in period t-1.

Source: Carol Len and Robert W. Bednarzik, "A Profile of Women on Part-Time Schedules," Monthly Labor Review 101 (October 1978), p. 10.

These findings have important policy implications. First, within occupations where both men and women are represented, monitoring compliance with Title VII at the point of hire is not enough. Personnel practices within firms, including tracking, promotions, etc. must also be reviewed. Second, for female-dominated occupations, raising entry-level pay on the basis of comparable worth, while a step in the right direction, is not enough. The entire structure of wages (and responsibilities) needs to be adjusted to allow women in those jobs the same opportunities for upward earning mobility afforded those in male-dominated fields.

It is important to recognize that the factors contributing to the pay gap--gender-typing of jobs and occupational segregation of women, ghettoization of professional women, devaluation of women's work, tracking women into jobs with lesser earning mobility than those of men--these factors are built into the fabric of our economic institutions and social values. Whether or not women "choose" to pursue traditional jobs and shun upward-mobility career tracks, or whether they face external barriers in non-traditional areas is actually beside the point. Stereotypes drawn from viewing the vast majority of women as full-time homemakers affect us all. Women, as well as men, often underestimate their role as providers (often until it is too late).

If equal employment opportunity for women is to be taken seriously, and progress made toward narrowing the pay gap, then the mechanisms by which inequality is perpetuated must be understood. Simply passing laws prohibiting discrimination is not enough in the face of enormous societal prejudices.

The economic transformation of the household sector has produced a strong natural dynamic for change in women's work roles, but the dynamic for change in women's pay and economic status is much weaker. Without active involvement and assistance by government, the pay gap will remain and with it unfulfilled expectations on the part of an increasingly political component of our population. But even more important, the growing number of women who are providers are finding their limited employment opportunities a ticket to poverty.

The Feminization of Poverty

During the great War on Poverty in the 1960s, it was widely believed that the solution to poverty in America was to provide improved education, training, and job opportunities to poor males. Today, although it is recognized that over half of all children living in poverty have no father in the home, the notion that poor women should be similarly educated, trained and employed, is not widely accepted. Poverty is rising in America today primarily because of our failure to take women seriously as providers.

During the 1960s, the United States made tremendous strides in reducing both the absolute and relative incidence of poverty. The proportion of all Americans living in poverty dropped from 22.4 to 12.1 percent. Then, all through the 1970s, the poverty rate failed to decline.

Meanwhile, the profile of the poverty population shifted dramatically. Between 1970 and 1978 the number of persons in male-headed households living in poverty declined by 2.1 million to 11.6 million. On the other hand, those in female-headed households rose by 1.7 million to 12.9 million. By 1982, the poverty rate had climbed to 15 percent, its highest level since

1966. The number of poor children rose from 12.3 million in 1981 to 13.5 million in 1982, an increase of 1.2 million children in poverty in a single year. Of the 34.4 million persons classified as poor in 1982, 27.3 were in households of more than one person. Of these 16.3 million were in female-headed households and 11 million in male-headed households. Thus, all the increase in poverty that has occurred in recent years has been among female-headed families.

It is not surprising that a rise in the poverty rate should coincide with the feminization of poverty when our only significant) "anti-poverty" program for the growing number of poor women who head families is to provide them with below poverty-level AFDC payments and in-kind benefits such as food stamps and medicaid. Almost by definition, the poverty rate climbs as the number of female-headed families increases. One-third of families headed by women live in poverty compared with one in 18 families headed by men. Most women are not able to earn enough to support families and hence, if they have children, find welfare the best alternative.

In 1982 the official poverty threshhold for a family of four was $9862. Median earnings for all women who worked were $7686 (compared with $15,373 for males). Sixty percent of all women who worked had earnings below the poverty line compared with about 33 percent of men who worked. Twenty-seven percent of women who worked full-time, year-round with no unemployment had earnings below the poverty line compared with 11 percent of full-time male workers.[17]

Median earnings for black women are not substantially below those of white women (median earnings for all women are at rock bottom), but black families are far more likely to be headed by women than white families (42 percent versus 12 percent). Nearly 60 percent of all black families with children under 14 have only one parent in the home.[18]

Median black family income in 1982 was $13,599 compared with $24,603 for white families. Over 35 percent of black families (and roughly 50 per cent of black children) are living in poverty, compared with 12 percent of families with a white head. Thus, not only has the growing number of female-headed families resulted in a rising poverty rate, but it has exacerbated the poverty gap between black and white children.

Compared with the low median earnings of women, AFDC cash benefits and non-cash supplements appear attractive, especially when deductions are made from earnings for social security taxes, child care costs, transportation, and other work-related expenses. The median AFDC cash benefit in 1982 was $3,600 per household.[19] The Congressional Budget Office estimates the median value of food stamp and school lunch benefits to be $1,440 per household. Medical benefits had a mean value per recipient of about $1,000, but, of course, the actual value to an individual household would vary considerably with the need for medical care. Some AFDC families also receive housing subsidies.[20] Thus, it is fair to say that the median value of cash and non-cash benefits to AFDC recipients was in the range of $6,000. Assuming a 7 percent payroll tax rate, and a very modest $5 per day for all employment-related expenses including child-care, the median female disposable

income from earnings is $5,847, below the median AFDC benefit. For those women in states with higher than average benefits, who have high child care costs and work-related expenses, or who have job prospects paying less than the median, the incentive to be on welfare is clearly quite strong.

AFDC eligibility is a powerful work disincentive for women. Simply put, the combination of cash benefits, food stamps and (importantly) free health care often amounts to more than a woman can make at a minimum-wage job. Another important factor is the reliability of the welfare system as opposed to the job market. If an enterprising woman leaves the welfare system to take a job, she has incredible bureaucratic difficulties getting back into the system should she lose her job. The amount of red tape involved in establishing AFDC eligibility provides a strong added incentive for women to remain in the system, once enrolled. Literally millions of American women and their children are caught in this welfare trap, effectively prevented from taking control of their own lives and entering the mainstream of our society.

While benefit cuts make a powerful difference to these families in terms of the quality of their lives, restoration of benefits would not bring them out of poverty. And economic recovery would not provide jobs at wages above the poverty level for most of these women as long as current conditions of occupational segregation and devaluation of women's work persist.

Clearly, the welfare "solution" to the poverty problem is no solution at all. Each year, when the poverty statistics are announced, the rise

in the poverty rate is blamed on poor economic conditions or marginal cuts in programs. While surely an economic recession and benefit cuts for the poor are contributing factors, they pale in significance compared with the continued growth of families headed by women. While national statistics are not available, over half of all babies and (three of four black babies) born in Baltimore in 1981 were born out of wedlock.[21] In Washington, D.C., nearly 60 percent of all births in 1982 were out of wedlock. And even for those children born to married couples, the probability is upwards of 50 percent that they can expect to be in one-parent homes for a significant part of their lives due to divorce or separation. (Twenty-seven percent of all divorced and separated women are on welfare.)

Despite the growing number of poor children in America relying on their mothers for support, the traditional, male-headed family is still seen as a norm for evaluating social responsibility. As the divorce rate mounts and more children are born out of wedlock, the poverty ranks grow, supported by welfare payments and (irregular) child support from absent fathers. The figures on child support, based on a 1979 survey by the Census Bureau, show that three-quarters of divorced or separated mothers receive not a single payment and only 8 percent receive $1,000 or more per child each year.[22] But as long as we continue to view men as "providers" and women as nurturers, our policy "solution" to poverty will continue to be welfare rather than jobs and self-sufficiency.

Of course, the welfare system cannot be abandoned until economic opportunities for women in paid employment are radically improved. In some ways

the welfare system plays the same role for poor single women as the male-headed family did for married women (The Man, replacing the man). But while the transformation of the household economy had a powerful impact on labor force participation for middle-class women, there is much less financial incentive for poor women to move into paid employment. For the relatively well-educated woman, her exodus from full-time homemaking was largely a matter of attitudinal and institutional change: the economic incentives were there. For poor women, lacking the education and social skills necessary to move into a relatively well-paying job, the economic incentives are virtually non-existent. Thus, policy alternatives to welfare must involve real economic gains to poor women.

There is no question that the poverty problem will grow worse until we, as a society, come to grips with the transformation of the household economy and the reality of women as providers. As a practical matter, the welfare system will never be a solution. As taxpayers resist growing program costs, benefits will be continually pared, ridiculous debates about the nutritional content of a food-stamp diet will continue, and the system will function as a work disincentive as long as women are faced with below poverty-level employment opportunities, inadequate child-care facilities, and the bureaucratic lock-in effect described earlier.

Older Women

The feminization of poverty is not confined to young women and their children. There is a high and growing incidence of poverty among elderly women. In 1982, 2.7 million elderly women (65 years and older) lived below

the poverty threshhold of $4626. This represented a poverty rate of 17.5 percent for women over 65, up from 14 percent in 1978. The poverty rate for elderly black women was an alarming 42.4 percent compared with 15.1 percent for elderly white women. For elderly Hispanic women the poverty rate is 31.4 percent. In 1982, women comprised 71 percent of the elderly poor. The median income of elderly women in 1982 was $5365 compared with $9188 for elderly men.

Poverty among elderly women will increase in importance in the future as the age group over 65 increases in proportion to the rest of the population. Women receive private pension payments less often and in lower amounts than men do. And many widows are not covered by survivor's benefits from their husbands' pensions. Hence, widows generally are forced into a lower standard of living than had been the case when their husbands were alive.

Social Services for Families

The transformation of the household economy has produced a demand for services previously performed free of charge by full-time homemakers: most notably child care and care for the elderly. One of the most astonishing aspects of the massive movement of women into the labor force is that it has occurred in the absence of support services that would take over some of the tasks women performed when they were full-time homemakers.

In 1978, 6 million preschool children had mothers who work. Today the number has risen to 9 million, and the vast majority are in makeshift care. The Congressional Budget office projects that by 1990, over half of

all mothers with children under age six will be working outside the home, as will be almost three-quarters of all mothers of children ages 6 to 17. One in four children under the age of 10 will be living in a single-parent household with that parent working or looking for work. The report also projects a decline by 5 million in the number of children aged 10 to 18, which means there will be fewer older siblings to help with child care.[23]

When most young children were being cared for at home by their mothers, a governmental role in assuring adequacy of child care facilities was not a major issue. In 1960 only about 20 percent of all preschool children were in single-parent homes or had mothers who worked outside the home, compared with two-thirds of today's preschoolers.

A factor inhibiting debate on child care policy is the perception that government involvement somehow "validates" the transformation of the household economy in which a full-time homemaker is less frequently available. To the extent that the shift out of full-time homemaking, described earlier, is viewed as undesirable, governmental incentives to non-maternal child care are opposed.

A similar problem arises with respect to the elderly who formerly were cared for by their adult daughters. The current "crisis" in long-term care for the elderly, and to some extent the medicare/nursing home nexus, is related to the household transformation.

In addition to the obvious harm to children and the elderly resulting from a lack of dependent-care facilities, failure of government to become involved (either directly or through private incentives) in providing social

services increases the hours spent by working women in unpaid household employment. Although the evidence is clear that most women will not return to full-time homemaking, the demands of child care and other responsibilities produce heavy strains for women who also work outside the home. Although the burden of two jobs--one paid and one unpaid--is perhaps the heaviest for the single parent, it is also the case that married women who work outside the home do most of the housework, even when they hold full-time, paid jobs.

Unfortunately, national statistics on hours spent in housework are not available (although they could easily be collected in the Current Population Survey that queries family members regarding hours spent by each in paid employment). However, the few surveys that are available suggest that women who work outside the home work roughly 25 to 30 hours per week inside the home. Between one-quarter and two-thirds of husbands reportedly do no housework at all, and those who do average between 6 and 11 hours per week.[24]

While inequality in the division of labor is much more pronounced in families with children than without, and although everyone has anecdotal evidence of a truly egalitarian household (much like the female astronaut and Supreme Court Justice), in fact, statistical evidence shows overwhelmingly that husbands do a small fraction of the housework, even when their wives work outside the home. Indeed, studies show husbands of full-time homemakers spend roughly the same number of hours on housework as husbands of women in paid employment.[25]

It seems that the transformation of the household economy has changed women's work roles: women now divide their time between homemaking and paid employment. Men's roles have changed very little. Most women now have two jobs. Although they have reduced the hours spent in housework, homemaking is still an important "second job" held by virtually all women. And while men whose wives work undoubtedly have had to adjust to the logistical needs of coordinating two jobs outside the home, and to losing the convenience of a full-time homemaker, they have not greatly increased their actual hours spent in housework.

As long as the services formerly provided by a full-time homemaker are not available for purchase or shared equally by men and women, a serious barrier to equal employment opportunity for women will remain. Not only does women's disproportionate involvement in unpaid housework (including dependent care) continue to reinforce societal stereotypes of women as nurturers and unpaid workers, but women's "second jobs" may reduce their flexibility in paid employment. Role conflicts for women intensify as they move into more responsible jobs. For men, success in the workplace strengthens their position as breadwinner in the household and their self image as a provider. As the transformation of the household sector continues to unfold, and labor market roles become increasingly important for women, the result will inevitably be more conflict with women's traditional family role as unpaid homemaker, exacerbating strains that contribute to marital disruption (and adding to the poverty problem discussed earlier), unless the question of support services like childcare are squarely addressed.

Flexible Work Arrangements

Role conflicts for women in the household economy are part of the structural change referred to earlier as the transformation of the household sector. One solution is to replace the unpaid services of homemakers with paid services of child care providers, cleaning services, and the like. Another, not mutually exclusive approach, is the development of more flexible arrangements in paid employment that would free up more resources to get both jobs done. One problem, especially with regard to children, is that the standard 9 to 5 hours of work in paid employment often coincide with peak household demands (such as after school care of children).

Traditional female occupations have sometimes been structured around the need for more flexible work schedules (although the so-called "flexibility" of women's jobs is vastly overstated). Higher-paying, stereotypically male jobs have, in the past, made no allowance for work in the household economy, assuming the incumbent had a wife or was a bachelor with no family responsibilities. In some jobs, in fact, wives have been expected to provide free services such as entertaining and volunteer work. Aside from resistance to added chores and to performing unpaid "women's work", one reason men have not participated more in the household economy as their wives have moved into paid employment is the expectation their own jobs have of a worker without a second unpaid job at home.

If women are to move successfully into traditionally-male jobs in the labor market and men into traditionally-female jobs in the household

economy, more flexible work arrangements are needed for families with children. These include such possibilities as staggered hours of work (flexitime), job sharing (two workers holding a full-time job), part-time work, and parental leaves.

Part-Time Work.

Part-time workers are sometimes thought to reinforce traditional female stereotypes. It surely is the case that 70 percent of all part-timers are women and that roughly 78 percent are in wholesale and retail trade, finance, and services. However, an important aspect of the transformation of the household economy has been the disproportionate growth in the number of part-time jobseekers. Between 1965 and 1980 the number of part-time workers doubled: from 7.6 million to 14.3 million. (These figures refer to workers on voluntary part-time schedules, not those working part-time because they are unable to find full-time jobs.) The most rapid increase has been among women aged 18 to 44. More than a third of the women involved in the shift out of full-time homemaking are in part-time paid employment. It is important to note, as seen in Table 3, that the rapid growth in the part-time workforce has resulted from the greater propensity of married women with children (who have relatively high rates of part-time employment) to seek paid employment, rather than an increased propensity to work part-time within marital-status groups.

Hourly earnings for female part-timers are roughly 75 percent of those for full-time female workers. Roughly 70 percent of all female part-timers are in sales, clerical and non-domestic service occupations, while for males

TABLE 3

Percentage of Employed Workers on Part-Time Schedules and Labor Force Participation Rates by Gender, Age, Marital Status and Presence and Age of Children, 1967 and 1978

	Percent on Part-time Schedules		Labor Force Participation Rates	
	1967	1978	1967	1978
Male				
16 and 17 years	55	57	47	52
18 to 24 years	13	12	80	83
25 to 44 years	1	2	97	96
45 to 64 years	2	2	91	84
65 years and over	24	34	27	20
Female				
16 and 17 years	68	69	31	46
18 to 24 years	17	20	53	65
25 to 44 years	19	18	45	62
45 to 64 years	17	18	49	60
65 years and over	41	58	10	8
married, husband present	22	N.A.	37	48
children under 6	30	N.A.	26	42
children ages 6-17	29	N.A.	45	57

Source: U.S. Department of Labor, Employment and Training Report of the President, 1979, and Nancy S. Barrett, "Women in the Job Market," in Ralph Smith (ed.), The Subtle Revolution (Washington, D.C.: the Urban Institute, 1979) p.83, from tabulations from the Current Population Survey provided by the Bureau of Labor Statistics.

the occupational distribution is more diverse. Nonetheless, median part-time pay rates for men are about the same as for women, reflecting the fact that most male part-time workers are young or elderly. Only about 30 percent of male part-timers fall into the prime-age category (22 to 55) compared with 60 percent of female part-timers.[26]

In 1982, the median hourly wage for part-time workers was about $4.50, only slightly above the legal minimum wage. Median annual earnings for part-time workers who worked 50 to 52 weeks in 1982 were $4,848 for men and$4,959 for women. Comparable figures for full-time workers were $21,077 for men and $13,014 for women.[27] Coupled with these low part-time pay rates is the virtual absence of fringe benefits, apart from federally-mandated social security and unemployment compensation. This failure to provide fringe benefits is, again, an outcome of women not being taken seriously as providers. The dead-end nature of most part-time jobs provides little opportunity for training and upward mobility. Without training and career tracking, these employees have little job security. Yet studies show that part-time workers compare favorably with full-time workers with respect to hourly productivity. A 1976 study of federal employees by the General Accounting Office found part-timers to have much lower rates of absenteeism and lower quit rates than full-time workers.[28]

Today's part-time workforce--largely female, concentrated in low-paying dead-end jobs--is an anachronism at odds with the emphasis on more egalitarian treatment of women workers. Paradoxically, the household transformation that has thrust women into new work roles is widely viewed as a force for

egalitarian change. Yet the millions of women who have left full-time homemaking for part-time paid employment are segregated into low-paying stereotypically-female jobs. Perhaps because these women are trying to reconcile the competing demands of two jobs (one unpaid), they are the most likely to be caught in the stereotype whose work is devalued and who is not taken seriously as a provider.

Higher paying part-time job opportunities have the potential, at least, for moving single mothers out of the welfare system, and providing continuity of work experience for married women who may later seek full-time work. Equal employment opportunity programs must begin to focus on the provision of part-time jobs for both men and women outside the traditional female occupations and in the higher-paying skills and professional categories. On-the-job training and skill enhancement for part-time workers is an important component of such a program.

Inequities in the Tax Laws and Social Security

Another consequence of outdated stereotypes about working women is the inequity produced by a federal income tax system and social transfer programs that were set up with the stereotypical family in mind. Rules governing income tax liability and transfer eligibility produce serious inequities between one-earner and two-earner married couples and between married couples with children relative to single parents: Two earners each making $25,000 pay more taxes (including Social Security) than a married couple with a single earner making $50,000. A single mother supporting a child pays more taxes on her income than a man earning the same income with

a non-working wife and no children. Two single people may find their joint tax liability rising or falling if they marry. A new tax credit for two-earner couples is a step in the direction of equalizing liability for married and unmarried couples, but at the expense of single people.

None of these inequities make any sense based on "ability to pay," "neutrality" or any other recognized principle of tax equity. They are, instead, inadvertent byproducts of an outdated conception of gender roles and family structure. Given the permanent shift of women into paid employment and the rapid changes in family structure going on, it seems advisable to move in the direction of considering the individual as the basic unit of taxation for income tax purposes. With a diminishing proportion of our population remaining in lifetime marriages, an individual's tax liability is subject to large fluctuations as a result of changes in marital status, a feature hardly intended. Of course, family status affects ability to pay, and generous dependent allowances would have to be part of any system of individual taxation. However, number of dependents, not marital status per se, should condition tax liability.

Not only would individual taxation sever the undesirable link between marital status and tax liability, but it would also mean each person's marginal tax rate would depend on his or her own income. In family taxation, the first dollar earned by the second earner is taxed at the first earner's marginal rate. This can be a strong work disincentive for wives of higher-income men who find their after-tax pay hardly equal to the expenses of going to work. Individual taxation would tax a wife's earnings separately

and at a lower rate, reducing the work disincentive for many married women.

Social Security.

Like the tax system, the Social Security system was designed with the traditional family and lifetime marriages in mind. While an earner (male or female) is entitled to benefits regardless of marital status, divorced homemakers have no benefits (unless they were married at least 10 years), and divorced women with low or intermittent earnings have much lower benefits than their former husbands. Married couples receive a 50 percent increment for a dependent spouse, producing an inequity for two-earner couples who pay more into the system than one-earner couples for the same benefits. (The two-earner couple receives the larger of the 50 percent increment or the second-earner benefit, but not both.) Widows (but not divorced persons) receive full benefits, creating a "marriage penalty" for elderly couples who lose widow's benefits on remarriage.

While options for dealing with Social Security reform are complex, it is clear that an individual entitlement that remains with a person regardless of later marital status must replace the current system. For instance, joint earnings could be allocated to each marital partner during the years of the marriage, with each spouse having a separate individual record of contributions that would entitle them to benefits regardless of whether or to whom they were married at retirement age.

Pension Reform

Many pension plans do not take into account changing family structure and, in particular, women's need for an independent source of income in old age. Provisions that require continuous employment in a single firm or job

track, allowing married women to opt out of pension plans, allowing men to opt out of providing survivors benefits, and failure to include traditionally female jobs are all widespread.

It was noted earlier that 70 percent of the elderly poor are women. One reason for this is the longer life expectancy of women. But elderly women are far less likely than elderly men to receive income from private pensions. According to an Urban Institute Study, in 1974, 11.3 percent of elderly women received income from pensions compared with 38 percent of elderly men.[29] For the elderly poverty population, pension recipiency was about 3 percent for men and women, suggesting that receiving a pension is a major factor in reducing poverty among the elderly.

The major source of income for elderly women is Social Security. Elderly women are also the largest recipient of SSI, a mean's-tested (welfare) transfer payment to persons 65 and over.[30]

As life expectancy continues to rise, the problem of supporting our retirement population through the Social Security system will intensify. The rising poverty rate among elderly women, combined with their increasing numbers merits a policy response consistent with women's changing roles as workers and providers.

Conclusion

The foregoing has documented some of the problems associated with women's changing work roles. Highly-visible and controversial legislative developments supportive of equal employment opportunity for women that have been in the public eye since the passage of Title VII in 1964 have produced

a climate of expectations and attitudes that assume women have special advantages. However, these laws have not been successful against stereotypes that devalue women's work and trivialize the significance of women as providers.

The result has been a huge gap between societal expectations and actual outcomes for women in paid employment, producing guilt, frustration, and feelings of betrayal. There is a great lack of sensitivity in our society to the demoralization many women face when, in a climate of media attention to upwardly mobile women, and the widespread belief that women and minorities are taking the better jobs "away from" white males, the only work they can find is a low-paying, dead-end job as a receptionist or sales clerk. Strong economic and social forces have propelled American women into the labor force. But institutional and attitudinal rigidities have impeded progress. Women workers almost universally perceive injustices in job and pay discrimination. They perceive strong resistance to their acceptance on an equal basis with men. They perceive hostile reactions to any attempt on their part to upgrade their earnings opportunities by moving into male turf. In a society that has always been committed to equality, the feeling of injustice and inequity among the vast majority of American women workers is unacceptable. It is inconsistent with the fundamental principles on which America was built and on which it has thrived.

But there is more than equal rights involved. Poverty in America is largely the result of the inferior economic status of women and a welfare

system that perpetuates female dependency. Many of our children—the majority of black children--will face periods of severe financial and emotional stress because their mothers cannot get decent jobs.

Lack of support services for women is creating tensions in families, exacerbating what is already an alarmingly high divorce rate. Ironically, policies suited to a society in which most families have a full-time homemaker only intensify the transition problems of households in the face of women's changing work roles.

Yet, even though women's jobs are poorly paid, the fact that they actually exist in large numbers on a scale that vastly exceeds any historical experience, suggests that women's autonomy is here to stay. The question facing public policy is not women's autonomy, but rather their lack of economic resources and equal access to status and power within our society.

III. A Policy Agenda For Working Women

A policy agenda for working women must take the transformation of the household sector, and the dramatic changes in women's work and family roles it has entailed, as its starting point. This means rejecting outmoded stereotypes about women's work and recognizing the needs of women as providers.

Women's increasing participation in paid employment has represented a monumental structural shift in economic resources, implications both for the output mix (as women are producing different goods and services than they did before) and in the social structure (because the household economy is affected and because gender roles have changed.) The interrelationship between these economic and social impacts makes policy discussions intense and problematic as many economic changes associated with women's changing work roles have social repercussions that are seen by some as undesirable. However, despite the fact that economic changes have produced changes in social relationships, touching people's intimate lives in disturbing ways, policy actions must be taken to deal with the poverty and other economic strains these changes have entailed.

Clearly, women as workers do not always have identical interests, and thus no single policy or program can address the problems of all women workers. For professionals in male-dominated institutions, affirmative action may be needed. For professionals in female-dominated occupations, comparable worth may be the more important strategy. For women in clerical and sales jobs, unionization by and for women (that might include comparable

worth as part of its pay agenda) might be more useful. And for those who are trapped in the welfare system, job training and public employment programs are needed.

The policy agenda described below has the following main components:

- Full Employment
- Employment Opportunities for Women
- Pay Equity
- Child Care and Other Support Services
- Alternative Work Schedules
- Equity in Tax Policy, Social Security, and Pensions
- Restructuring the Economic Safety Net for the Poor

Full Employment

Economist Robert Reich once noted that "economies are like bicycles. The faster they move, the better they maintain their balance unaided."[31] He meant this as a metaphoric plea for government to pursue full employment through macroeconomic policy as a way of facilitating adjustment to structural changes in the economy. Seen as a massive structural shift in the economy, the household transformation needs to be accommodated by full-employment policy.

Clearly, a slack economy is ill-suited to accommodating large numbers of workers changing jobs. The successful shift out of agriculture, for instance, was accomplished at a time of booming industrial demand. Less successful was the postwar shift of black workers out of southern agriculture into cities with slack labor markets. During the 1970s, workers shifting

out of the smokestack industries of the industrial northeast have experienced adjustment problems due to a lack of jobs to adjust into.

In a slack labor market there is competition for jobs and when the claims of the newcomers--in this case women shifting out of full-time homemaking--are thought to be frivolous, the economic problems associated with successfully accomplishing the structural change take on social implications. EEO enforcement, affirmative action, goals and timetables all take on the aspect of a zero-sum game in which there are as many losers as there are winners. If the newcomers (women) are thought to be less deserving, then in a zero-sum game, every gain for a woman is a loss for a man and considered unjust.

In a full-employment context, with sufficient new jobs for the newcomers, gains for women do not translate into losses for men. Therefore, full employment must be the starting point of the policy agenda for working women.

Employment Opportunities for Women

Although a full-employment job market is a necessary part of the solution, progress in closing the wage gap between women and men will require a multifaceted approach that includes skill training and occupational outreach (desegregation) for poor women to bring their earnings substantially above the current level of welfare benefits; increased representation of women in traditionally male jobs and at the top levels of the job hierarchy through more vigorous enforcement of Title VII (and the federal executive orders applying to government and government contractors), and mandatory

comparable worth pay evaluations (as part of Title VII enforcement) where occupational desegregation is not desired or feasible.

Evidence from the CETA Program showed overwhelmingly that of all participants, women who received training and work experience benefitted substantially (and relatively more so than males) in terms of their post-CETA earnings relative to pre-CETA earnings.[32] The idea that women are less deserving of jobs (the non-provider stereotype) has, in the past, conditioned federal jobs programs. However, government involvement in equipping poor women to be economically self-sufficient is our most important social policy need. Whether this be through governmental employment and training programs or private sector incentives, roughly three million poor women who head families need to become economically self-sufficient if we are to begin a serious attack on poverty in America.

Title VII enforcement of sex discrimination has slowed to a glacial pace. In a March 14, 1984 editorial the Washington Post, whose editorials are thought to represent the "mainstream" of liberal sentiment, opined that the EEOC should turn its attention away from "initiating lawsuits challenging broadly based employment policies" on the grounds that "the industries and labor unions that excluded minorities as a matter of course have been desegregated. Employers can no longer fire women when they marry and have children." For those who missed this astonishing article, it should be clear that unless women continue to press for their rights under existing law, the myths perpetuated in the popular press will condition policy and eradicate the few gains women have made since 1964.

Given a climate of opinion that "all is well," affirmative action, including goals (not quotas) and timetables are doubly important. Lacking consensus on what constitutes "equal" employment opportunity for women, numerical goals provide a standard against which to measure progress, and timetables are needed to assure measurements are actually taken. It is important to distinguish goals as standards for judging good-faith compliance from quotas that would mandate firms hiring certain numbers of women.

Pay Equity

Job evaluation and equal pay for work of comparable value must be included as a Title VII (and federal executive order) matter. Debate on this issue has attempted to trivialize women's demands for higher pay by noting widespread pay disparities even in traditionally male jobs. The point is that stereotypes of women as unpaid household workers have caused our social institutions to devalue women's work and underestimate woman's role as provider. While comparable worth pay is not the only solution--female-dominated occupations are likely to remain outside the main avenues to economic and social power--nonetheless it could vastly improve the economic condition of the millions of American families who rely on a woman's paycheck and alleviate the feeling of injustice expressed by the many working women who see their work devalued.

Child Care and Other Support Services

In March 1984, the House Select Committee on Children, Youth and Families released a Congressional Budget Office report (mentioned earlier) on the growing number of children with working mothers and pledged a major effort

to improve the provision of affordable child care.[33] Although the Committee intends to develop legislation over the coming year, their emphasis seems to be on employer tax credits rather than direct public involvement. Another approach would be federal assistance to state and local governments to transform the excess capacity in their elementary school systems (excess teachers and classrooms) that has resulted from lower birthrates, into facilities for preschool child care and after-school care of school-age children.

Until the day when child care services are provided free-of-charge, families must receive financial relief from the high costs of child care. The House Select Committee reports hearings in Utah showing that families with two or more children were facing child care costs of between 25 and 50 percent of their total household budgets. Child care expenses are a major part of the lock-in effect of the welfare system: if child-care costs are deducted from earnings, welfare often pays more than a job. A system of child-care allowances for poor working families, administered as part of the earned income tax credit, would be a step in the right direction. Similarly, child-care expenses for families with working parents should be fully deductible, just as any other business expense. It is ridiculous and unfair that the "three-martini" business lunch is fully deductible while child care expenses are not.

Similar attention must be given to dependent care for elderly persons. Full-time institutionalization of the elderly may not be necessary if day-time care facilities were available. Current financial incentives through

Medicare favor full-time institutionalization, the most expensive (and least desirable) mode of care for the elderly.

Alternative Work Schedules

Measures that would increase the flexibility of work schedules in paid employment without relegating workers who choose flexible schedules to low-paying, dead-end jobs would enhance earnings opportunities for women with children and potentially bring more fathers into sharing responsibilities in the unpaid household economy. Part-time job opportunities also need to be expanded to non-traditional fields and upgraded in pay and responsibility.

Along with opportunities for more flexible working hours for men and women should come an all-out effort (including financial incentives) to increase male participation in the home economy, particularly child care. Among measures successfully tried abroad is paid "paternity" leave for fathers, just as maternity leaves are provided for mothers. Employers need not bear the cost of these leaves if they can be offset by tax credits. The Bureau of Labor Statistics should begin, through the Current Population Survey, to collect data on hours spent working in the home economy, for each adult member, to draw public attention to the disparities between working men and women in this regard.

Equity in Tax Policy, Social Security and Pensions

While income and family size are both elements that should enter into determining a person's tax liability, marital status should be eliminated. Many states (and virtually all other industrial countries) use an individual

system of taxation with dependency allowances. The problems raised by apportioning deductions between spouses pale in comparison to the inequities described earlier between married and unmarried couples and single household heads. Individual taxation, in addition to eliminating serious horizontal inequities in the income tax system, would lower the marginal rate on most married women's income, reducing any work disincentive high marginal rates entail.

The Social Security system has been under study for some time, but the proposed reforms have not gone far enough in recognizing the transformation of the household economy. The growing number of elderly women in poverty who rely far more heavily on Social Security benefits than do elderly men is compelling policy makers to address some of the issues raised earlier. But reforms, to date, such as the recent change allowing divorced persons to receive spouse's benefits (provided they had been married at least 10 years), are merely bandaid remedies rather than a fundamental programmatic change reflecting women's needs as independent providers. Women with no earnings, or low part-time earnings must have full Social Security coverage in their own right. This could be accomplished through a system of homemaker credits, based on that part of each 40-hour week spent outside the paid labor market, and financed either by government or the household itself. An intermediate possibility is a tax reduction for an earner who makes Social Security contributions for the homemaker. Persons on welfare would also receive Social Security credits under such a system.

A related scheme is "earnings sharing" under which a household's total Social Security contributions are pooled and allocated equally to separate accounts for each spouse. This approach runs into some of the same problems as family taxation, since a couple could avoid "earnings sharing" if they were unmarried. Nonetheless, reducing poverty among elderly women (in a way that does not unduly raise the Social Security levy on the working population) will not be accomplished without radically altering the current unfair distribution of Social Security benefits.

Similarly, pressure on the Social Security system could be substantially reduced if the needs of women were more fully recognized in private pension systems. Pension reform to increase women's pension recipiency rate would not only increase the financial resources of the elderly, but would take some of the burden off government to be the main financial provider for a growing segment of our population.

Restructuring the Economic Safety Net for the Poor

The hodgepodge of inadequate welfare benefits for poor women and their built-in work disincentives is the major cause of poverty in America today. Simply abandoning the welfare system is no answer, as we are caught in a legacy of historical stereotypes and experiences that make economic self-sufficiency for poor women practically impossible. Nonetheless, there is every indication that the poverty problem will worsen under the current system, as by 1990 roughly a quarter of all children are projected to be living in a single-parent household.[34]

The first step in restructuring the system is to recognize that welfare is an inappropriate response to the economic needs of families headed by women. Recognizing the legitimacy of these women as providers, a massive social effort must begin at once to provide them the employment and training opportunities they need to support their families. The labor market adjustments required to accomplish this "shift out of welfare" will, of course, be considerable. Poor women will need jobs to "adjust into" just as workers in any structural transformation, and these jobs must pay enough and be flexible enough to meet their household expenses and the demands on their time occasioned by child care and other household responsibilities.

While this is a big order (and will not happen overnight), self-sufficiency for poor women is absolutely necessary for the attainment of economic justice for all women. As long as poor women are stereotyped as nurturers who are unable to provide for themselves, gender stereotypes will persist and inhibit progress for all. Moreover, the vested interests created by the welfare system threatens to splinter the women's movement as it drives a wedge between the interests of middle-class women seeking recognition in the job market and poor women seeking higher welfare benefits.

Regardless of the urgency of self-sufficiency for poor women, it is unrealistic to expect a rapid growth in their job opportunities. In the interim, increased benefit levels and reduction of bureautic red tape for welfare recipients must be an important component of women's economic-policy agenda. As a society we have been remiss and shortsighted in underestimating women's role as providers. Discrimination against women in the labor

market persists as if males were the only legitimate providers; and many people in our society continue to respond to women's demands for equal employment opportunity as frivolous.

Until a much stronger social consensus is reached in the inevitability of the changes going on in the traditional household economy, we cannot penalize the victims of labor market discrimination and outdated stereotypes. We must maintain a strong and reliable safety net of support payments for the millions of women and children who, unfortunately, all too often, come last.

NOTES

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